REMARKS

Claims 1, 36, 38-40, 42, 57, 63, 67, 69, 74, 77 have been amended herein. Claims 1-6, 36-77 remain pending in the Application. No new matter has been added. Entry of the amendment is respectfully requested. Reconsideration is respectfully requested.

Double Patenting -Statutory and Non-Statutory

In the Action claims 22-35 were rejected under 35 U.S.C. § 101 as claiming the same invention as that of claims 16-29 of prior U.S. Patent No. 6,039,245. Further, in the Action claims 18 and 43 were rejected under the judicially created doctrine of double patenting over claims 15 and 18 of U.S. Patent No. 6,039,245. These rejections are respectfully traversed.

Applicants respectfully submit that claims 7-35 were canceled upon filing the present application. Enclosed is a copy of page 2 of 5 of Applicants original Application Transmittal which clearly shows that claims 7-35 were canceled upon filing the application. Thus all of the rejections in the Action of canceled claims 7-35 are improper and should be withdrawn.

In addition, applicants traverse the rejection of claim 43 on the basis that claim 43 recites features, and relationships and steps which are patentably distinct over the claims in U.S. Patent No. 6,039,245. Nevertheless, Applicants submit herewith a terminal disclaimer to obviate the double patenting rejection (37 C.F.R. 1.321(c)).

Rejections Pursuant To 35 U.S.C. § 112

In the Action, claims 1, 26, 38-40, 42, 57, 63, 69, 74, and 77 were rejected pursuant to 35 U.S.C. § 112, second paragraph. It was asserted in the Action that these claims were indefinite

for failing to particularly point out and distinctly claim the subject matter which Applicants regard as the invention. This rejection is respectfully traversed.

As discussed previously, claim 26 is not pending in the application. In addition, even though claims 1, 38-40, 42, 57, 63, 69, 74, and 77 as originally presented are believed to satisfy the statutory mandate, these claims have been amended herein to even more clearly state that the acronym "ATM" corresponds to "Automated Teller Machine". Support for this amendment is found in the Specification at page 1, line 13. Also, claim 67 has been amended to correct a typographical error.

The amendments presented herein are clarification and do not narrow the scope of these claims. It is respectfully submitted that all of the pending claims are sufficiently definite and that the rejection pursuant to 35 U.S.C. § 112 should be withdrawn.

The Pending Claims Are Not Obvious in View of the Applied Art

Claims 1-13, 17, 20-21, 36, 38-77 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Williams, et al., U.S. Patent No. 5,845,283, ("Williams") in view of Danielson, et al., U.S. Patent No. 5,239,662, ("Danielson").

Claims 14-16 and 37 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Williams and Danielson as applied to claims 2 and 36 and further in view of Lin, U.S. Patent No. 5,577,237.

Claims 18-19 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Williams and Danielson as applied to claims 1 and 17 and further in view of Matyas, et al., U.S. Patent No. 4,918,728, ("Matyas).

These rejections are respectfully traversed. As discussed above claims 7-35 were previously canceled. Thus the rejections of claims 7-35 are not valid.

The Applied References Do Not Disclose or Suggest the Features and Relationships Recited in Applicants' Claims

Before a claim may be rejected on the basis of obviousness pursuant to 35 U.S.C. § 103, the Patent Office bears the burden of establishing that all of the recited features of the claim are known in the prior art. This is known as *prima facie* obviousness. To establish *prima facie* obviousness, it must be shown that all the elements and relationships recited in the claim are known in the prior art. If the Office does not produce a *prima facie* case, then the Applicants are under no obligation to submit evidence of nonobviousness. MPEP § 2142.

The teaching, suggestion, or motivation to combine the features in prior art references must be clearly and particularly identified in such prior art to support a rejection on the basis of obviousness. It is not sufficient to offer a broad range of sources and make conclusory statements. *In re Dembiczak*, 50 USPQ2d 1614, 1617 (Fed. Cir. 1999).

Even if all of the features recited in the claim are known in the prior art, it is still not proper to reject a claim on the basis of obviousness unless there is a specific teaching, suggestion, or motivation in the prior art to produce the claimed combination. *Panduit Corp. v. Dennison Mfg. Co.*, 810 F.2d 1561, 1568, 1 USPQ2d 1593 (Fed. Cir. 1987). *In re Newell*, 891 F.2d 899, 901, 902, 13 USPQ2d 1248, 1250 (Fed. Cir. 1989).

The evidence of record must teach or suggest the recited features. An assertion of basic knowledge and common sense not based on any evidence in the record lacks substantial evidence support. *In re Zurko*, 258 F.3d 1379, 59 USPQ2d 1693 (Fed. Cir. 2001).

It is respectfully submitted that the Action does not meet these burdens.

<center>**The Pending Claims Are Not Obvious Over**
<u>Williams in view of Danielson</u></center>

In the Action pending claims 1-6, 36, and 38-77 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Williams in view of Danielson. These rejections are respectfully traversed. Applicants response to these rejections is based on the Office's referenced interpretations of Williams and Danielson. Thus any change in the Office's interpretation of these references shall constitute a new ground of rejection.

Applicants traverse these rejections on the grounds that Applicants' claims recite features and relationships which are neither disclosed nor suggested in the prior art, and because there is no teaching, suggestion or motivation cited so as to produce Applicants' invention. The features recited in Applicants' claims patentably distinguish over the applied references.

<u>Claim 1</u>

Claim 1 is an independent claim which is directed to a system for processing financial transactions. Claim 1 recites that the system comprises a database and:

> a computer in operative connection with the database, wherein the computer
> includes a message gateway router software function (MGR), wherein the MGR is
> operative to determine a format of a received message, the received message
> having either the internal format or one of the external formats and a message
> direction indicator associated with the message, the message direction indicator
> being indicative of either an incoming message direction or an outgoing message
> direction

The Action asserts that Williams discloses the recited feature of a "message direction indicator associated with the message" at column 7, lines 24-29. Applicants disagree.

<center>26</center>

Column 7, lines 24-29, of Williams states, "Typically, an MI will preferably support either an input data stream or an output data stream but not both. Input MIs 28 (referred to below as IMIs) transform an input data stream from the specified input formation to the UDF. Output MIs 30 (referred to below as OMIs) transform a data stream from the UDF to a specified output format(s)."

Nowhere in this referenced portion or in any other portion of Williams is it disclosed or suggested a "message director indicator associated with the message". Further this reference teaches away from modifying its system to include a "message direction indicator associated with the message" by teaching that an MI (multiple logical interface) supports either input data streams or output data streams "but not both". Thus there is no motivation to modify Williams to include a "message direction indicator associated with the message," as each MI is used to only transform messages in one direction and therefore have no apparent need to be responsive to a "message direction indicator associated with the message".

As shown in Figures 4-7, Williams teaches that each input MI listens to specific ports (32, 32') for incoming input messages. The appropriate input MI (28, 28') then converts the input message to data (23) in a universal format and then signals the appropriate output MI (30, 30') to convert the data (23) to the appropriate output message. The output messages are then delivered to the appropriate output ports (34, 34').

Nowhere does Williams teach or suggest that its output MI or any other component is, as recited in claim 1, "operative responsive to the message direction indicator being indicative of the outgoing message direction to transform the message selectively to any one of the plurality of external formats". The Action lists Column 5, lines 16-22 of Williams as being relevant to this recited feature in claim 1. However, nowhere in this portion of Williams is there disclosed an

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output MI or any other component which is "operative responsive to the message direction indicator".

In addition, nowhere does Williams teach or suggest that its input MI or another component is, as recited in claim 1, "operative responsive to the message direction indicator being indicative of the incoming message direction to transform the message to the internal format". The Action lists Column 5, lines 1-8 of Williams as being relevant to this recited feature in claim 1. However, nowhere in this portion of Williams is there disclosed an input MI or any other component which is "operative responsive to the message direction indicator".

The rejection of claim 1 was further made in view of Danielson. However, Danielson also does not disclose or suggest these features recited in claim 1 which are missing from Williams. Thus the applied art does not disclose or suggest each of the features recited in claim 1 and the Action has failed to establish *prima facie* obviousness.

In addition, the Action admits that Williams does not specifically teach, as recited in claim 1, "including at least one external message format for communicating with an Automated Teller Machine (ATM)". However, the Action does list column 1, lines 19-25, 42-48, of Danielson as being relevant to this feature. The Action then asserts that it would have been obvious to one of ordinary skill in the art at the time the invention was made that incorporating Danielson's ATM format in Williams' system for converting external formats would have expanded the type of terminals generating input data. The Action further asserts that the motivation would have been to expand the system to another type of device without needing to design a custom interface. Applicants disagree.

Although Danielson mentions ATMs, Danielson does not disclose or suggest, as recited in claim 1: "wherein the database includes stored information concerning transformation of

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messages between at least one internal message format and a plurality of external message formats including at least one external message format for communicating with an Automated Teller Machine (ATM)". Thus Danielson does not provide any teaching, suggestions or motivation to one skilled in the art to modify Williams to include this feature which is also missing from Williams.

Danielson is directed to a system with a controller (20) which assembles (multiplexes) data from different types of devices (21A-N), received using different network protocols. The assembled data is then sent out via a single communication link (24) (Figure 2) so as to produce a more efficient communication system (Column 3, lines 46-60). This assembled data received through the communication link is de-multiplexed at a central site (30) (Figure 3) and is distributed to the respective host application processors (34-37) (Column 4, lines 8-27).

Thus, Danielson is not analogous to Williams. Danielson's system does not disclose or suggest transforming messages between different formats. Rather Danielson's system is directed to multiplexing messages together so as to produce a more efficient communication system. In Williams, the input messages start with one format and are converted into output messages with a different format. In Danielson, different protocols for transmitting device data are shown; however, Danielson does not teach or suggest that messages received from devices and delivered to hosts will undergo a conversion. Rather messages in Danielson's system do not undergo a change in format. Thus there is no motivation for one skilled in the art to look to the multiplexing/de-multiplexing system of Danielson for purposes of modifying the format conversion system of Williams to convert ATM messages.

As nothing in the cited art discloses or suggests the features and relationships that are specifically recited in the claim, and because there is no teaching, suggestion or motivation cited

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for combining features of the cited references so as to produce Applicants' invention, it is respectfully submitted that the claim is allowable for these reasons. Therefore, it is respectfully submitted that the 35 U.S.C. § 103(a) rejection should be withdrawn. It follows that claims 2-6 which depend from claim 1 are likewise allowable.

Claim 36

Claim 36 is an independent claim directed to a system for processing financial transactions. The Action asserts that the language of claim 36 is substantially the same as previously rejected claims and is rejected on the same rationale. Applicants respectfully submit that the language recited in claim 36 is not substantially the same as any other pending claim. The Action has not established that all of the recited features of the claim are known in the prior art. Therefore the Action has failed to establish *prima facie* obviousness with respect to claim 36.

For example, neither Williams nor Danielson discloses or suggests, as recited in claim 36:

- a database means for storing data representative of information for transforming messages between at least one internal message format and a plurality of external message formats including at least one external message format for communicating with an Automated Teller Machine (ATM);

- wherein the computer is operative to set a message direction corresponding to each message processed by the computer, wherein the message direction is indicative of whether a corresponding message is in the internal message format or one of the external message formats; and

- a transforming means in operative connection with the computer for transforming messages between the external formats and the internal format responsive to the message direction corresponding with each respective message.

As nothing in the cited art discloses or suggests the features and relationships that are specifically recited in the claim, and because there is no teaching, suggestion or motivation cited for combining features of the cited references so as to produce Applicants' invention, it is respectfully submitted that the claim is allowable for these reasons. Therefore, it is respectfully submitted that the 35 U.S.C. § 103(a) rejection should be withdrawn. It follows that claims 37, 44-47 which depend from claim 36 are likewise allowable.

Claim 38

Claim 38 is an independent claim directed to a system processing transaction messages. The Action asserts that the language of claim 38 is substantially the same as previously rejected claims and is rejected on the same rationale. Applicants respectfully submit that the language recited in claim 38 is not substantially the same as any other pending claim. The Action has not established that all of the recited features of the claim are known in the prior art. Therefore the Action has failed to establish *prima facie* obviousness with respect to claim 38.

For example, neither Williams nor Danielson discloses or suggests, as recited in claim 38:

- a database including stored information concerning transformation of messages between at least one internal message format and a plurality of external message formats including at least one external message format for communicating with an Automated Teller Machine (ATM).

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Further, neither reference discloses or suggests: "wherein the message transformation component is operative to cause the computer to determine a format of a first message, . . . and wherein when the first message is in the internal message format the message transformation component is operative to cause the computer to transform the first message responsive to the determined format selectively to any one of the plurality of external formats".

Nowhere in Williams is there disclosed or suggested the need for what Williams calls an "OMI" or any other component of the system to determine a format of a message which is already in an internal format. Thus neither Williams nor Danielson discloses or suggests a system that is operative to determine a format of a first message which is in an internal message format, and responsive to the determination is operative to transform the first message to any one of the plurality of external formats. Further, neither reference discloses or suggests that one of the plurality of external formats includes a format for communicating with an ATM.

As nothing in the cited art discloses or suggests the features and relationships that are specifically recited in the claim, and because there is no teaching, suggestion or motivation cited for combining features of the cited references so as to produce Applicants' invention, it is respectfully submitted that the claim is allowable for these reasons. Therefore, it is respectfully submitted that the 35 U.S.C. § 103(a) rejection should be withdrawn. It follows that claim 48, which depends from claim 38, is likewise allowable.

Claim 39

Claim 39 is an independent method claim directed to a method for processing transaction messages in a system including at least one computer in operative connection with a data store.

Neither Williams nor Danielson discloses or suggests: storing in a data store, data concerning at least one internal message format and a plurality of external message formats including at least one external message format for communicating with an Automated Teller Machine (ATM).

As discussed previously, even though Danielson discusses ATMs, Danielson does not disclose or suggest transforming ATM messages from one format to another. Thus there is no motivation cited in either Williams or Danielson to modify Danielson to store data in a data store concerning an external message format for communicating with an ATM.

In addition claim 39 further recites: "determining a format of a message with the computer responsive to the information stored in the data store"; and "transforming the message responsive to at least one message transformation software component operating in the computer responsive to the determined format and the data in the data store, . . . wherein when the determined format is the internal format the message is transformed selectively to any one of the plurality of external formats." Neither Williams nor Danielson discloses or suggests a system that performs the step of determining a format of a message which is in an internal format and, responsive to the determination, transforming the message to any one of a plurality of external formats. Further, neither reference discloses or suggests that one of the external formats is a format for communicating with an ATM.

As nothing in the cited art discloses or suggests the features and relationships that are specifically recited in the claim, and because there is no teaching, suggestion or motivation cited for combining features of the cited references so as to produce Applicants' invention, it is respectfully submitted that the claim is allowable for these reasons. Therefore, it is respectfully

submitted that the 35 U.S.C. § 103(a) rejection should be withdrawn. It follows that claims 49-56, which depend from claim 39, are likewise allowable.

Claim 40

Claim 40 is an independent claim directed to a system for processing messages from a plurality of operatively connected devices. Claim 40 recites that the system comprises a data store which includes, for each of the plurality of devices, data representative of a system address and a device message format of at least one message sent by the device, and data representative of each device message format, and at least one second message format. The Action asserts that these features are found in Williams at Column 8, lines 3-10, and Column 5, lines 1-8.

Applicants disagree. Neither of these portions of Williams discloses or suggests a data store which includes "for each of the plurality of devices, . . . data representative of each device message format and at least one second message format". Danielson also does not disclose or suggest this feature which is missing from Williams. Thus the applied art has not been shown to disclose or suggest each of the features recited in claim 1. The Action has failed to establish *prima facie* obviousness.

In addition, the Action admits that Williams does not teach, as recited in claim 40, "including at least one Automated Teller Machine (ATM)". However, the Action asserts that Column 1, lines 19-25, 42-48, of Danielson are relevant to this feature. The Action then asserts that it would have been obvious to one of ordinary skill in the art at the time the invention was made that incorporating Danielson's ATM format in Williams' system for converting external formats would have expanded the type of terminals generating input data. The Action further

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asserts that the motivation would have been to expand the system to another type of device without needing to design a custom interface. Applicants disagree.

Although Danielson mentions ATMs, Danielson does not disclose or suggest a data store which includes for the ATM device, data representative of the ATM message format. Thus Danielson does not provide any teaching, suggestion or motivation to one skilled in the art to modify Williams to include this feature which is also missing from Williams.

In addition, Danielson is not analogous to Williams. Danielson's system does not disclose or suggest transforming messages between different formats. Rather, Danielson's system is directed to multiplexing messages together so as to produce a more efficient communication system. In Williams, the input messages start with one format and are converted into output messages with a different format. In Danielson, different protocols for transmitting device data may be used; however, Daneilson does not teach or suggest that messages received from a device and delivered to a host will undergo a format conversion including, without limitation any change in message protocol. Thus there is no motivation for one skilled in the art to look to the multiplexing/de-multiplexing system of Danielson for purposes of modifying the format conversion system of Williams to convert ATM messages.

As nothing in the cited art discloses or suggests the features and relationships that are specifically recited in the claim, and because there is no teaching, suggestion or motivation cited for combining features of the cited references so as to produce Applicants' invention, it is respectfully submitted that the claim is allowable for these reasons. Therefore, it is respectfully submitted that the 35 U.S.C. § 103(a) rejection should be withdrawn. It follows that claim 41 which depends from claim 40 is likewise allowable.

Claim 42

Claim 42 is an independent method claim. The method is directed to processing messages generated by a plurality of devices including at least one Automated Teller Machine (ATM). Each of the devices communicates messages in a different device message format. The Action asserts that the language of claim 42 is substantially the same as previously rejected claims and is rejected on the same rationale. Applicants respectfully submit that the language recited in claim 42 is not substantially the same as any other pending claim. Further, the Action has not established that all of the recited features of the claim are known in the prior art. Therefore the Action has failed to establish *prima facie* obviousness with respect to claim 42.

For example, neither Williams nor Danielson discloses or suggests storing for an ATM, data representative of an ATM message format in which the ATM communicates at least one ATM message. In addition, neither reference discloses or suggests storing in the data store, data representative of how to produce, responsive to the ATM message in the ATM message format, a corresponding message in a second message format. Further, neither reference discloses or suggests producing, responsive to the ATM message, a corresponding message in the second message format through operation of the computer responsive to data stored in the data store.

As nothing in the cited art discloses or suggests the features and relationships that are specifically recited in the claim, and because there is no teaching, suggestion or motivation cited for combining features of the cited references so as to produce Applicants' invention, it is respectfully submitted that the claim is allowable for these reasons. Therefore, it is respectfully submitted that the 35 U.S.C. § 103(a) rejection should be withdrawn. It follows that claim 43, which depends from claim 42, is likewise allowable.

Claim 57

Claim 57 is an independent claim directed to a system. The Action asserts that the language of claim 57 is substantially the same as previously rejected claims and is rejected on the same rationale. Applicants respectfully submit that the language recited in claim 57 is not substantially the same as any other pending claim. The Action has not established that all of the recited features of the claim are known in the prior art. Therefore, the Action has failed to establish *prima facie* obviousness with respect to claim 57.

For example, neither Williams nor Danielson discloses or suggests data in at least one data store usable by at least one computer to convert a message in an ATM message format to an internal message format. In addition, neither reference discloses or suggests a system that communicates messages between an ATM and a second external device by transforming messages in the ATM message format and a second message format to the internal message format.

As nothing in the cited art discloses or suggests the features and relationships that are specifically recited in the claim, and because there is no teaching, suggestion or motivation cited for combining features of the cited references so as to produce Applicants' invention, it is respectfully submitted that the claim is allowable for these reasons. Therefore, it is respectfully submitted that the 35 U.S.C. § 103(a) rejection should be withdrawn. It follows that claims 58-62, which depend from claim 57, are likewise allowable.

Claim 63

Claim 63 is an independent claim directed to a method. The Action asserts that the language of claim 63 is substantially the same as previously rejected claims and is rejected on the same rationale. Applicants respectfully submit that the language recited in claim 63 is not substantially the same as any other pending claim. The Action has not established that all of the recited features of the claim are known in the prior art. Therefore, the Action has failed to establish *prima facie* obviousness with respect to claim 63.

For example, neither Williams nor Danielson discloses or suggests storing, in at least one data store, data usable by a computer to accomplish conversion of an ATM message in an ATM message format in which the ATM communicates, to a corresponding message in an internal message format. Further neither reference discloses or suggests operating at least one computer responsive to the data stored in the data store to communicate messages between the ATM and at least one second external device.

As nothing in the cited art discloses or suggests the features and relationships that are specifically recited in the claim, and because there is no teaching, suggestion or motivation cited for combining features of the cited references so as to produce Applicants' invention, it is respectfully submitted that the claim is allowable for these reasons. Therefore, it is respectfully submitted that the 35 U.S.C. § 103(a) rejection should be withdrawn. It follows that claims 64-68, which depend from claim 63, are likewise allowable.

Claim 69

Claim 69 is an independent claim directed to a system. The Action admits that Williams does not teach, as recited in claim 69, "including at least one Automated Teller Machine (ATM)".

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However, the Action refers to Column 1, lines 19-25, 42-48, of Danielson as being relevant to this feature. The Action then asserts that it would have been obvious to one of ordinary skill in the art at the time the invention was made that incorporating Danielson's ATM format in Williams' system for converting external formats would have expanded the type of terminals generating input data. The Action further asserts that the motivation would have been to expand the system to another type of device without needing to design a custom interface. Applicants disagree.

As discussed previously, although Danielson indicates that an ATM is one of the devices that may be used in the system, Danielson is not analogous to Williams. Danielson's system does not disclose or suggest transforming messages between different formats. Rather, Danielson's system is directed to multiplexing messages together so as to produce a more efficient communication system. In Williams, the input messages start with one format and are converted into output messages with a different format. In Danielson, different protocols for transmitting device data may be used; however, Daneilson does not teach or suggest that messages received from a device and delivered to a host will undergo a format conversion, including without limitation, any change in message protocol. Thus there is no motivation for one skilled in the art to look to the multiplexing/de-multiplexing system of Danielson for purposes of modifying the format conversion system of Williams to convert ATM messages.

For example with respect to claim 69, Danielson does not disclose or suggest: a data store that includes data usable to transform ATM terminal message formats. Also, Danielson does not disclose or suggest a software component operative responsive to the data stored in the data store, to cause a computer to transform an ATM message in the ATM message format to a corresponding message in an internal message format. Further, neither Williams nor Danielson

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provides any teaching, suggestion or motivation to one skilled in the art to modify Williams to include these features.

As nothing in the cited art discloses or suggests the features and relationships that are specifically recited in the claim, and because there is no teaching, suggestion or motivation cited for combining features of the cited references so as to produce Applicants' invention, it is respectfully submitted that the claim is allowable for these reasons. Therefore, it is respectfully submitted that the 35 U.S.C. § 103(a) rejection should be withdrawn. It follows that claims 70-73, which depend from claim 69, are likewise allowable.

Claim 74

Claim 74 is an independent claim directed to computer readable media including a plurality of instructions operative to cause a computer to carry out a plurality of steps. The Action asserts that the language of claim 74 is substantially the same as previously rejected claims and is rejected on the same rationale. Applicants respectfully submit that the language recited in claim 74 is not substantially the same as any other pending claim. The Action has not established that all of the recited features of the claim are known in the prior art. Therefore, the Action has failed to establish *prima facie* obviousness with respect to claim 74.

For example, neither Williams nor Danielson discloses or suggests computer readable media including a plurality of instructions operative to cause a computer to determine an ATM message format associated with an ATM message generated by an ATM. Further, neither reference discloses or suggests computer readable media including a plurality of instructions operative to cause a computer to convert an ATM message by producing a first internal message corresponding to the ATM message in an internal format.

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As nothing in the cited art discloses or suggests the features and relationships that are specifically recited in the claim, and because there is no teaching, suggestion or motivation cited for combining features of the cited references so as to produce Applicants' invention, it is respectfully submitted that the claim is allowable for these reasons. Therefore, it is respectfully submitted that the 35 U.S.C. § 103(a) rejection should be withdrawn. It follows that claims 75 and 76, which depend from claim 74, are likewise allowable.

Claim 77

Claim 77 is an independent claim directed to a system for processing financial transactions. The Action asserts that the language of claim 77 is substantially the same as previously rejected claims and is rejected on the same rationale. Applicants respectfully submit that the language recited in claim 77 is not substantially the same as any other pending claim. The Action has not established that all of the recited features of the claim are known in the prior art. Therefore, the Action has failed to establish *prima facie* obviousness with respect to claim 77.

For example, neither Williams nor Danielson discloses or suggests a database including stored transformation information concerning transformation of messages from an internal message format to an external message format for communicating with an ATM, and from the external message format for communicating with an ATM to the at least one internal message format. In addition, neither reference discloses or suggests a message direction indicator associated with a received message. Further neither reference discloses or suggests a software function that is operative responsive to the stored transformation information and the message direction indicator, to transform a received message.

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As nothing in the cited art discloses or suggests the features and relationships that are specifically recited in the claim, and because there is no teaching, suggestion or motivation cited for combining features of the cited references so as to produce Applicants' invention, it is respectfully submitted that the claim is allowable for these reasons. Therefore, it is respectfully submitted that the 35 U.S.C. § 103(a) rejection should be withdrawn.

The Pending Claims Are Not Obvious Over
Williams in view of Danielson and Further in View of Lin

In the Action, pending claim 37 was rejected under 35 U.S.C. § 103(a) as being unpatentable over Williams and Danielson as applied to claims 2 and 36 and further in view of Lin, U.S. Patent No. 5,577,237. This rejection is respectfully traversed. Applicants' response to this rejections is based on the Office's referenced interpretations of Williams, Danielson and Lin. Thus any change in the Office's interpretation of these references shall constitute a new ground of rejection.

Applicants traverse this rejection on the grounds that claim 37 recites features and relationships which are neither disclosed nor suggested in the prior art, and because there is no teaching, suggestion or motivation cited so as to produce Applicants' invention. The features recited in Applicants' claims patentably distinguish over the applied references.

Claim 37

Claim 37 depends from claim 36 and recites that the system further comprises a timing means for timing an elapsed time since a message was transmitted without a response, and

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wherein the timing means is operative to send a timing response message when the time has passed without the response being received.

The Action asserts that the language of claim 37 is substantially the same as previously rejected claims and is rejected on the same rationale. Applicants respectfully submit that the language recited in claim 37 is not substantially the same as any other pending claim. The Action has not established that all of the recited features of the claim are known in the prior art. Therefore the Action has failed to establish *prima facie* obviousness with respect to claim 37.

The Dependent Claims

Each of the dependent claims depends directly or indirectly from an independent claim. The independent claims have been previously shown to be allowable. "If an independent claim is nonobvious under 35 U.S.C. § 103, then any claim depending therefrom is nonobvious." (MPEP 2143.03). *In re Fine*, 5 USPQ2d 1596 (Fed. Cir. 1988). Thus it is asserted that the dependent claims are allowable on the same basis.

Furthermore, each of the dependent claims additionally recites specific features, relationships, and/or steps that patentably distinguish the claimed invention over the applied art. None of Williams, Danielson, nor Lin, taken alone or in combination, discloses or suggests the features, relationships, and/or steps that are specifically recited in the dependent claims. Thus it is respectfully submitted that the dependent claims are further allowable due to the recitation of such additional features, relationships, and/or steps.

Additional Comments

Applicants request acknowledgment of their claim for domestic priority. This application is a divisional of co-pending application Serial No. 09/483,104 filed January 14, 2000, which is a divisional of Serial No. 08/813,510 filed March, 7, 1997, now Patent No. 6,039,245, which claims the benefit of U.S. Provisional Application No. 60/019,544 filed June 10, 1996, U.S. Provisional Application No. 60/021,871 filed July 17, 1996, and U.S. Provisional Application No. 60/025,266 filed September 17, 1996.

Additional Claim Fees

No fee should be due with the amendments to the claims in this Response. However, please charge the fee associated with the Terminal Disclaimer and any other fees due associated with the prosecution of this Application to Deposit Account No. 09-0428 of InterBold.

Conclusion

Each of Applicants' pending claims specifically recites features and relationships that are neither disclosed nor suggested in any of the applied art. Furthermore, the applied art is devoid of any such teaching, suggestion, or motivation for combining features of the applied art so as to produce Applicants' invention. Allowance of all of Applicants' pending claims is therefore respectfully requested.

The undersigned will be happy to discuss any aspect of the Application by telephone at the Examiner's convenience.

Respectfully submitted,

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